Board of Education and Town

Monthly Health Insurance Reserve Report

Cash Flow Analysis - October 2025

	BOE	Town	Balance
Balance 09/30/24	953,744.86	254,789.06	1,208,533.92
Employer Contribution*	1,719,071.65	114,257.93	
Sewer & Water		6,309.33	
Café	7,114.31		
Employee Contributions**	167,287.43	25,421.44	
Interest	3,306.87	494.13	
Employer HSA contributions	562.50	(14,325.00)	
Third Party Admininstrator Fees (paid Sept)	(4,010.00)	(1,025.50)	
Aegle Capital Stop Loss	(1,176.00)	(280.00)	
H&M Billing Stop Loss	(72,351.36)	(17,585.40)	
Aegle Stop Loss Reimb	122,452.48		
Administrative Costs	(7,613.66)	(1,276.79)	
Pharmacy Rebate	111,452.94		
Claims (thru 10/31/25)	(710,838.34)	(38,394.90)	
Balance 10/31/24	2,289,003.68	328,384.30	2,617,387.98

* The employer portion is determined at the start of year and divided by 12 so each month the contribution will be the same.

** Employees portion of the health insurance premium collected for the month